

Attorney Docket No.: 17887-005900US

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I declare that:

My residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: **SYSTEMS AND METHODS FOR IMPLEMENTING PERSON-TO-PERSON MONEY EXCHANGE** the specification of which was filed on August 15, 2000 as Application No. 09/639,014.

I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56. I claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Country	Application No.	Date of Filing	Priority Claimed Under 35 USC 119

I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below:

Application No.	Filing Date

I claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application No.	Date of Filing	Status

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Gerald T. Gray, Reg. No. 41,797
Philip H. Albert, Reg. No. 35,819

Send Correspondence to: Gerald T. Gray TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, 8 th Floor San Francisco, California 94111-3834	Direct Telephone Calls to: (Name, Reg. No., Telephone No.) Name: Gerald T. Gray Reg. No.: 41,797 Telephone: 415-576-0200
--	--

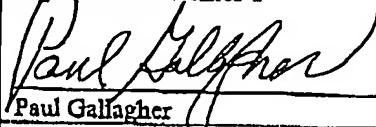
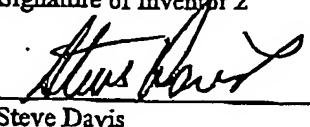
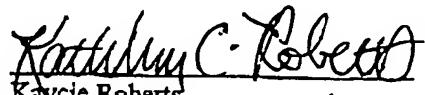
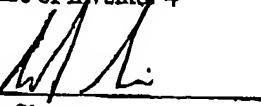
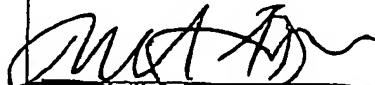
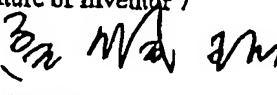
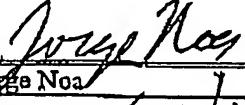
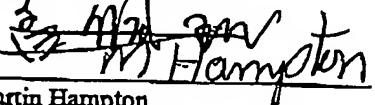
Attorney Docket No. 17887-005900US

Full Name of Inventor 1:	Last Name: GALLAGHER	First Name: PAUL	Middle Name or Initial:
Residence & Citizenship:	City: San Francisco	State/Foreign Country: California	Country of Citizenship: United States
Post Office Address:	Post Office Address: 470 19th Avenue	City: San Francisco	State/Country: California Postal Code: 94121
Full Name of Inventor 2:	Last Name: DAVIS	First Name: STEVE	Middle Name or Initial:
Residence & Citizenship:	City: San Leandro	State/Foreign Country: California	Country of Citizenship: United States
Post Office Address:	Post Office Address: 931 Arbor Drive	City: San Leandro	State/Country: California Postal Code: 94577
Full Name of Inventor 3:	Last Name: ROBERTS	First Name: KAYCIE	Middle Name or Initial:
Residence & Citizenship:	City: San Francisco	State/Foreign Country: California	Country of Citizenship: United States
Post Office Address:	Post Office Address: 3730 Scott St. #303	City: San Francisco	State/Country: California Postal Code: 94123
Full Name of Inventor 4:	Last Name: SIMON	First Name: ROBERT	Middle Name or Initial:
Residence & Citizenship:	City: San Francisco	State/Foreign Country: California	Country of Citizenship: United States
Post Office Address:	Post Office Address: 290 Green Street	City: San Francisco	State/Country: California Postal Code: 94133
Full Name of Inventor 5:	Last Name: BAUM	First Name: MICHAEL	Middle Name or Initial:
Residence & Citizenship:	City: San Francisco	State/Foreign Country: California	Country of Citizenship: United States
Post Office Address:	Post Office Address: 2872 Pine Street	City: San Francisco	State/Country: California Postal Code: 94115
Full Name of Inventor 6:	Last Name: SCHMANDT	First Name: MEKO	Middle Name or Initial:
Residence & Citizenship:	City: Portola Valley	State/Foreign Country: California	Country of Citizenship: Japan
Post Office Address:	Post Office Address: 228 Canyon Drive	City: Portola Valley	State/Country: California Postal Code: 94028
Full Name of Inventor 7:	Last Name: MENG	First Name: PEIHUAN	Middle Name or Initial:
Residence & Citizenship:	City: Redwood City	State/Foreign Country: California	Country of Citizenship: United States
Post Office Address:	Post Office Address: 807 6th Avenue	City: Redwood City	State/Country: California Postal Code: 94063
Full Name of Inventor 8:	Last Name: LIU	First Name: IVAN	Middle Name or Initial:
Residence & Citizenship:	City: Redwood City	State/Foreign Country: California	Country of Citizenship: United States
Post Office Address:	Post Office Address: 348 Mindanao Drive	City: Redwood City	State/Country: California Postal Code: 94065
Full Name of Inventor 9:	Last Name: NOA	First Name: JORGE	Middle Name or Initial:
Residence & Citizenship:	City: San Francisco	State/Foreign Country: California	Country of Citizenship: United States
Post Office Address:	Post Office Address: 78 Midcrest Way	City: San Francisco	State/Country: California Postal Code: 94131

Attorney Docket No. 17887-005900US

Full Name of Inventor 10:	Last Name: HAMPTON	First Name: MARTIN	Middle Name or Initial:
Residence & Citizenship:	City: Belmont	State/Foreign Country: Calif rnia	Country of Citizenship: Australia
Post Office Address:	Post Office Address: 1571 Winding Way	City: Belmont	State/Country: California Postal Code: 94002

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature of Inventor 1  Paul Gallagher	Signature of Inventor 2  Steve Davis	Signature of Inventor 3  Katelyn C. Roberts
Date 10/26/00	Date 10/26/00	Date 10/25/00
Signature of Inventor 4  Robert Simon	Signature of Inventor 5  Michael Babin	Signature of Inventor 6  Micko Schmandt
Date 10/30/2000	Date 10/27/00	Date 10/24/00
Signature of Inventor 7  Peihuan Meng	Signature of Inventor 8  Ivan Liu	Signature of Inventor 9  Joyce Noy
Date 10/34/00	Date 10/24/00	Date 10/31/2000
Signature of Inventor 10  Martin Hampton		
Date 10/31/00		

SF 1147532 v1

MARCH 20, 2001 MAR 21 AM 8:24

RECEIVED

PTAS
TOWNSEND AND TOWNSEND AND CREW LLP
GERALD T. GRAY
TWO EMBARCADERO CENTER, 8TH FLOOR
SAN FRANCISCO, CALIFORNIA 94111-3834



01-387-005900US
UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark Office
ASSISTANT SECRETARY AND COMMISSIONER
OF PATENTS AND TRADEMARKS
Washington, D.C. 20231



101578129A

GTGray

UNITED STATES PATENT AND TRADEMARK OFFICE
NOTICE OF RECORDATION OF ASSIGNMENT DOCUMENT

THE ENCLOSED DOCUMENT HAS BEEN RECORDED BY THE ASSIGNMENT DIVISION OF THE U.S. PATENT AND TRADEMARK OFFICE. A COMPLETE MICROFILM COPY IS AVAILABLE AT THE ASSIGNMENT SEARCH ROOM ON THE REEL AND FRAME NUMBER REFERENCED BELOW.

PLEASE REVIEW ALL INFORMATION CONTAINED ON THIS NOTICE. THE INFORMATION CONTAINED ON THIS RECORDATION NOTICE REFLECTS THE DATA PRESENT IN THE PATENT AND TRADEMARK ASSIGNMENT SYSTEM. IF YOU SHOULD FIND ANY ERRORS OR HAVE QUESTIONS CONCERNING THIS NOTICE, YOU MAY CONTACT THE EMPLOYEE WHOSE NAME APPEARS ON THIS NOTICE AT 703-308-9723. PLEASE SEND REQUEST FOR CORRECTION TO: U.S. PATENT AND TRADEMARK OFFICE, ASSIGNMENT DIVISION, BOX ASSIGNMENTS, CG-4, 1213 JEFFERSON DAVIS HWY, SUITE 320, WASHINGTON, D.C. 20231.

RECORDATION DATE: 12/12/2000

REEL/FRAME: 011405/0700
NUMBER OF PAGES: 9

BRIEF: ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).

ASSIGNOR:
GALLAGHER, PAUL

DOC DATE: 10/26/2000

ASSIGNOR:
DAVIS, STEVE

DOC DATE: 10/26/2000

ASSIGNOR:
ROBERTS, KAYCIE

DOC DATE: 10/25/2000

ASSIGNOR:
SIMON, ROBERT

DOC DATE: 10/30/2000

ASSIGNOR:
BAUM, MICHAEL

DOC DATE: 10/27/2000

ASSIGNOR:
SCHMANDT, MIEKO

DOC DATE: 10/24/2000

ASSIGNOR:
MENG, PEIHUAN

DOC DATE: 10/24/2000

011405/0700 PAGE 2

ASSIGNOR:
LIU, IVAN

DOC DATE: 10/24/2000

ASSIGNOR:
NOA, JORGE

DOC DATE: 10/31/2000

ASSIGNOR:
HAMPTON, MARTIN

DOC DATE: 10/31/2000

ASSIGNEE:
YAHOO! INC.
3420 CENTRAL EXPRESSWAY
SANTA CLARA, CALIFORNIA 95051

SERIAL NUMBER: 09639014
PATENT NUMBER:

FILING DATE: 08/15/2000
ISSUE DATE:

ANTIONE ROYALL, EXAMINER
ASSIGNMENT DIVISION
OFFICE OF PUBLIC RECORDS

FORM PTO-1595
(Rev. 6-93)

101578129

U.S. Department of Commerce
Patent and Trademark Office

To the Honorable Asst. Commissioner for Patents. Please record the attached original documents or copy thereof

1. Name of conveying party(ies):

Paul Gallagher, Steve Davis, Kaycie Roberts,

MW
10/7/00

Additional name(s) of conveying parties attached?

 Yes No

3. Nature of conveyance:

<input checked="" type="checkbox"/> Assignment	<input type="checkbox"/> Merger
<input type="checkbox"/> Security Agreement	<input type="checkbox"/> Change of Name
<input type="checkbox"/> Other:	

Execution Date: October 24, 2000, October 25, 2000,
October 26, 2000, October 27, 2000, October 31, 2000

2. Name and address of receiving party(ies):

Name: Yahoo! Inc.

Internal Address:

Street Address: 3420 Central Expressway

City: Santa Clara

State: GA ZIP: 95051

Additional names and addresses attached?

 Yes No

4. Application Number(s) or Patent Numbers.

If this document is being filed together with a new application, the execution date of the application is:

A. Patent Application No(s): 09/639,014

B. Patent No(s):

Additional numbers attached? Yes No

5. Name and address of party to whom correspondence concerning document should be mailed:

Name: Gerald T. Gray
TOWNSEND AND TOWNSEND AND CREW LLP
Two Embarcadero Center, 8th Floor
San Francisco, California 94111-3834
(925) 472-5000

6. Total number of applications and patents involved 1

7. Total fee (37 CFR 3.41): \$40.00

<input type="checkbox"/> Enclosed	<input checked="" type="checkbox"/> Charge Fees to Deposit Account
<input checked="" type="checkbox"/> Charge any additional fees associated with this paper or during the pendency of this application, or credit any overpayment, to deposit account.	

8. Deposit account number: 20-1430

DO NOT USE THIS SPACE

9. Statement and signature.

To the best of my knowledge and belief, the foregoing is true and correct and any attached copy is a true copy of the original document.

Gerald T. Gray
Name of Person Signing

Signature

Gerald T. Gray
12/7/00
Date

Atty Reg. No. 41,797

Total number of pages including cover sheet, attachments and document 9

10. Change Correspondence Address to that of Part 5? Yes No

OMB No. 0651-0011 (xp. 4/94)

Do not detach this portion

Mail documents to be recorded with required cover to:

Asst. Commissioner for Patents
Box: Assignments
Washington, D.C. 20231

1. Additional name(s) of conveying party(ies):
(Continued from Page 1)

Robert Simon,
Michael Baum,
Mieko Schmandt,
Peihuan Meng,
Ivan Liu,
Jorge Noa,
Martin Hampton

2. Additional name(s) and address(es) of receiving party(ies):
(Continued from Page 1)

3. Additional application number(s) or patent number(s):
(Continued from Page 1)

A. Patent Application No.(s)

B. Patent No.(s)

PA 3114902 v1

ASSIGNMENT OF PATENT APPLICATION

JOINT

WHEREAS, Paul Gallagher, of 470 19th Avenue, San Francisco, CA 94121, Steve Davis, of 931 Arbor Drive, San Leandro, CA 94577, Kaycie Roberts, of 3730 Scott St. #303, San Francisco, CA 94123, Robert Simon, of 290 Green Street, San Francisco, CA 94133, Michael Baum, of 2872 Pine Street, San Francisco, CA 94115, Mieko Schmandt, of 228 Canyon Drive, Portola Valley, CA 94028, Peihuan Meng, of 807 6th Avenue, Redwood City, CA 94063, Ivan Liu, of 348 Mindanao Drive, Redwood City, CA 94065, Jorge Noa, of 78 Midcrest Way, San Francisco, CA 94131, Martin Hampton, of 1571 Winding Way, Belmont, CA 94002, hereinafter referred to as "Assignors," are the inventors of the invention described and set forth in the below-identified application for United States Letters Patent:

Title of Invention: SYSTEMS AND METHODS FOR IMPLEMENTING PERSON-TO-PERSON MONEY EXCHANGE

Date(s) of execution of Declaration: 10/24/02, 10/25/02, 10/26/02, 10/27/02, 10/31/02

Filing Date: August 15, 2000

Application No.: 09/639,014 ; and

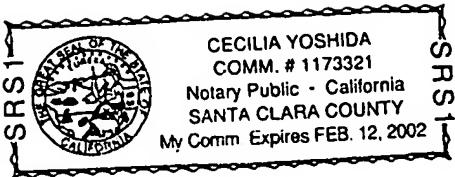
WHEREAS, Yahoo! Inc., a corporation of US, located at 3420 Central Expressway, Santa Clara, CA, 95051, hereinafter referred to as "ASSIGNEE," is desirous of acquiring an interest in the invention and application and in any U.S. Letters Patent and Registrations which may be granted on the same;

For good and valuable consideration, receipt of which is hereby acknowledged by Assignors, Assignors have assigned, and by these presents do assign to Assignee all right, title and interest in and to the invention and application and to all foreign counterparts (including patent, utility model and industrial designs), and in and to any Letters Patent and Registrations which may hereafter be granted on the same in the United States and all countries throughout the world, and to claim the priority from the application as provided by the Paris Convention. The right, title and interest is to be held and enjoyed by Assignee and Assignee's successors and assigns as fully and exclusively as it would have been held and enjoyed by Assignors had this Assignment not been made, for the full term of any Letter's Patent and Registrations which may be granted thereon, or of any division, renewal, continuation in whole or in part, substitution, conversion, reissue, prolongation or extension thereof.

Assignors further agree that they will, without charge to Assignee, but at Assignee's expense, (a) cooperate with Assignee in the prosecution of U.S. Patent applications and foreign counterparts on the invention and any improvements, (b) execute, verify, acknowledge and deliver all such further papers, including patent applications and instruments of transfer, and (c) perform such other acts as Assignee lawfully may request to obtain or maintain Letters Patent and Registrations for the invention and improvements in any and all countries, and to vest title thereto in Assignee, or Assignee's successors and assigns.

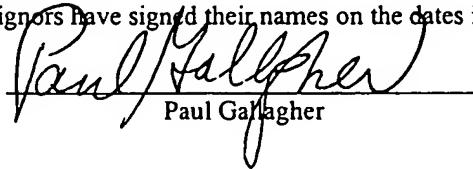
Assignors hereby authorize and request Townsend and Townsend and Crew LLP, Two Embarcadero Center, 8th Floor, San Francisco, CA 94111-3834, to insert herein above the Date(s) of execution of the Declaration.

Assignment
Attorney Docket No.: 17887-005900US
U.S. Patent Application No. 09/639,014
Page 2



IN TESTIMONY WHEREOF, Assignors have signed their names on the dates indicated.

Dated: Oct. 26, 2000

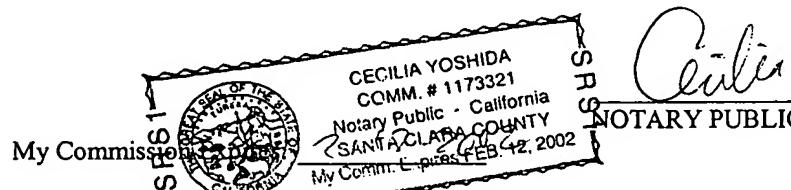


Paul Gallagher

STATE OF CALIFORNIA)
COUNTY OF Santa Clara) ss.

On October 26, 2000, before me, Cecilia Yoshida, personally appeared Paul Gallagher, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument, and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

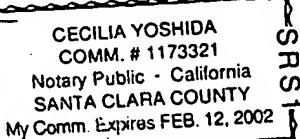
WITNESS my hand and official seal.



Dated: 10/26/2000



Cecilia Yoshida



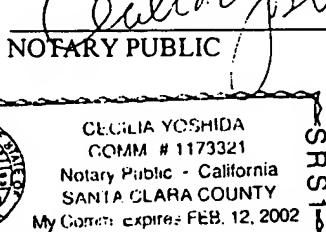
Steve Davis

STATE OF CALIFORNIA)
COUNTY OF Santa Clara) ss.

On October 26, 2000, before me, Cecilia Yoshida, personally appeared Steve Davis, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument, and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

My Commission Expires: 2-12-2002



Assignment
Attorney Docket No.: 17887-005900US
U.S. Patent Application No. 09/639,014
Page 3

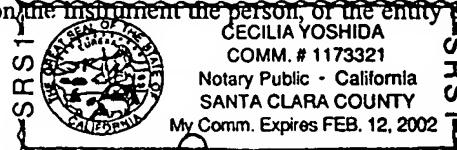
Dated: 10.25.00

Kathleen C. Roberts
Kaycie Roberts

STATE OF CALIFORNIA)
COUNTY OF *Santa Clara*)
ss.

On October 25, 2000, before me, Cecilia Yoshida, personally appeared Kaycie Roberts, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument, and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.



My Commission Expires: 2-12-2002

Subscribing witness:
Dated: 10/30/2005

NOTARY PUBLIC

Robert Simon

STATE OF CALIFORNIA)
COUNTY OF)
ss.

On _____, before me, _____, personally appeared Robert Simon, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument, and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

NOTARY PUBLIC

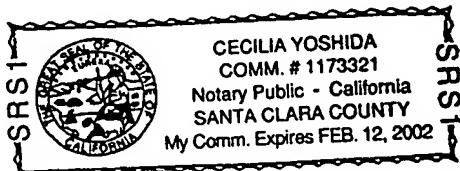
My Commission Expires:

State of California)
)
County of Santa Clara)

On October 31, 2000, before me, the undersigned, a notary public for the state, personally appeared PEIHUAN MENG, personally known to me, to be the person whose name is subscribed to the within instrument, as a witness thereto, who, being duly sworn, deposed and said that she was present and saw ROBERT SIMON, the same person described in and whose name is subscribed to the within annexed instrument in his authorized capacity as a party thereto, execute the same, and that said affiant subscribed her name to the within instrument as a witness at the request of ROBERT SIMON.

WITNESS my hand and official seal.


Cecilia Yoshida



Assignment
Attorney Docket No.: 17887-005900US
U.S. Patent Application No. 09/639,014
Page 4

Dated: 10/27/00

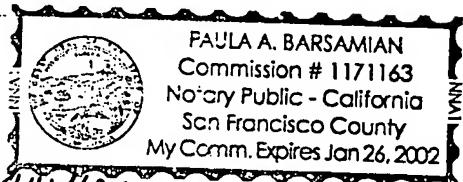


Michael Baum

STATE OF CALIFORNIA)
) ss.
COUNTY OF Santa Clara)

On October 27, 2000, before me, Paula A. Barsamian, personally appeared Michael Baum, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument, and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.



My Commission Expires: 1/26/2002

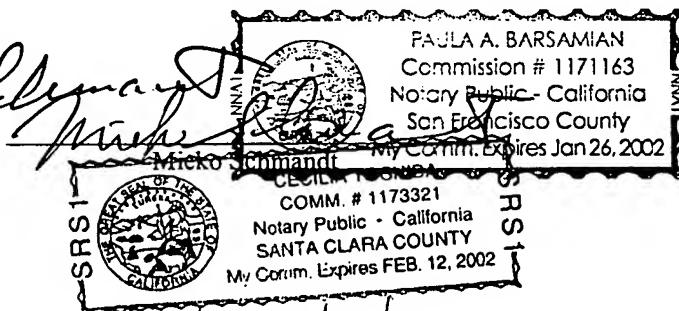
Paula A. Barsamian
NOTARY PUBLIC

Dated: 10-24-00

STATE OF CALIFORNIA)
) ss.
COUNTY OF Santa Clara)

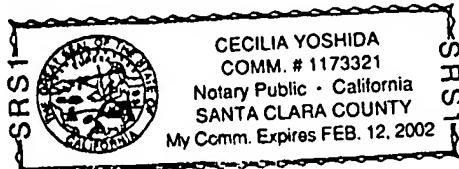
On October 24, 2000, before me, Cecilia Yoshida, personally appeared Mieko Schmandt, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument, and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.



My Commission Expires: 2-12-2002

Cecilia Yoshida
NOTARY PUBLIC



Assignment
Attorney Docket No.: 17887-005900US
U.S. Patent Application No. 09/639,014
Page 5

Dated: October 24, 2000

3/24/00

Peihuan Meng

STATE OF CALIFORNIA)
) ss.
COUNTY OF Santa Clara)

On October 24, 2000, before me, Cecilia Yoshida, personally appeared Peihuan Meng, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument, and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

2-12-2002
My Commission Expires: _____

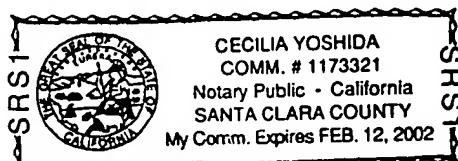
Dated: 10/24/00

STATE OF CALIFORNIA)
) ss.
COUNTY OF Santa Clara)

On October 24, 2000, before me, Cecilia Yoshida, personally appeared Ivan Liu, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument, and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

2-12-2002
My Commission Expires: _____



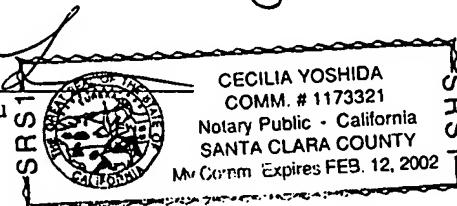
CECILIA YOSHIDA
COMM. # 1173321
Notary Public - California
SANTA CLARA COUNTY
My Comm. Expires FEB. 12, 2002



CECILIA YOSHIDA
COMM. # 1173321
Notary Public - California
SANTA CLARA COUNTY
My Comm. Expires FEB. 12, 2002

NOTARY PUBLIC

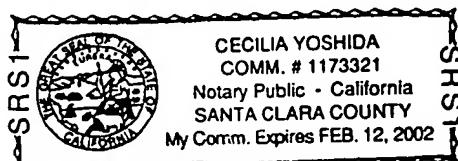
Cecilia Yoshida



CECILIA YOSHIDA
COMM. # 1173321
Notary Public - California
SANTA CLARA COUNTY
My Comm. Expires FEB. 12, 2002

NOTARY PUBLIC

Cecilia Yoshida



Assignment
Attorney Docket No.: 17887-005900US
U.S. Patent Application No. 09/639,014
Page 6

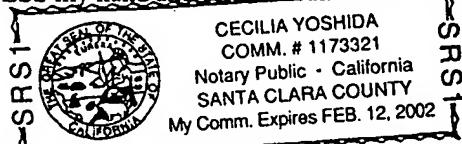
Dated: 10/31/2000

Jorge Noa
Jorge Noa

STATE OF CALIFORNIA)
) ss.
COUNTY OF)

On October 31, 2000, before me, Cecilia Yoshida, personally appeared Jorge Noa, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument, and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal



My Commission Expires: 2-12-2002

NOTARY PUBLIC

Cecilia Yoshida

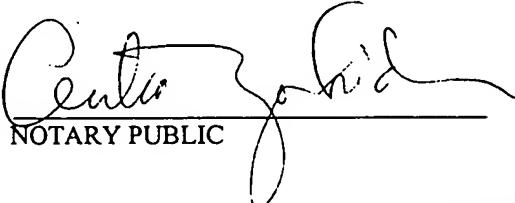
Dated: 31/10/00

M Hampton
Martin Hampton

STATE OF CALIFORNIA)
) ss.
COUNTY OF)

On October 31, 2000, before me, Cecilia Yoshida, personally appeared Martin Hampton, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument, and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.



My Commission Expires: 2-12-2002

SF 1147521 v1

